



West Virginia Disaster



Recovery

People Helping People

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Photo by City of Philippi staff

This home in Philippi was empty because it is part of a buyout program that is estimated will save the city \$400,000.

Disaster Aid Available Now

Twenty-one West Virginia counties, hit hard by severe storms, flooding and landslides that began Feb. 18, have been declared federal disaster areas. President Clinton issued the declaration at the request of Gov. Cecil H. Underwood.

The declaration enabled the **Federal Emergency Management Agency (FEMA)** and other federal agencies to team up with state and local disaster workers to help storm victims in the affected areas.

"The federal-state partnership enables us to provide victims with easy access to a wide range of disaster recovery assistance," Underwood said.

The aid, to be coordinated at the federal level by FEMA, includes grants to help pay for temporary housing, minor home repairs and other serious disaster-related expenses. Low-interest loans from the U.S. Small Business Administration (SBA) also are avail-

able to cover uninsured or underinsured private and business property losses.

FEMA Director James Lee Witt urged those who suffered flood damages, to register promptly for assistance.

"It's really tough when you see so many people lose the family possessions they have worked all their lives to accumulate," Witt said. "But there are some actions each of us can take to lessen the effects of future disasters. This is the focus of FEMA's *Project Impact: "Building Disaster Resistant Communities."*

Witt named Justo Hernandez to coordinate the federal relief effort to help victims of the winter flooding.

"We want to help people recover as quickly as possible," Hernandez said. "We want them to know we are concerned, and we will be there to help them apply for aid and answer their questions."

IMPORTANT RECOVERY INFORMATION

■ Register By Phone

Residents and business owners whose homes, personal property or businesses sustained damage as a result of the winter storms are urged to begin the application process. Call **800-462-9029** from 8 a.m. to 6 p.m., seven days a week. The number to call if you are speech- or hearing-impaired is **800-462-7585**.

■ Disaster Housing Assistance

FEMA provides three kinds of grants to help homeowners and renters whose primary residences are not livable. Funds may pay for alternate rental housing, essential repairs to make the home habitable or help for those facing eviction or foreclosure because of the storms.

■ U.S. Small Business Administration

During disasters, the U.S. Small Business Administration (SBA) provides low-interest, long-term loans to homeowners, renters and businesses of all sizes that are not adequately insured.

■ National Flood Insurance

Disaster victims insured with the National Flood Insurance Program (NFIP) are eligible to file claims to repair or replace their damaged homes and personal property. Flood insurance to protect against future flood losses can be purchased through your local insurance agent. Call **800-720-1090** for information.

Apply by Phone

800-462-9029

(TTY: 800-462-7585)

8 a.m. to 6 p.m.

Seven Days a Week

TOLL FREE



A message from President Bill Clinton

As residents of West Virginia faced the severe storms, flooding and landslides, I watched with great concern about the terrible loss and destruction you suffered. I have great admiration for the courage and perseverance you have shown.

Once again we have experienced the devastation that nature visits on us periodically. While we cannot prevent these disasters, there are steps we can take to limit the damage they cause. This is the focus of *Project Impact: Building Disaster Resistant Communities*, an effort that relies on federal, state and local officials working together with businesses, community organizations and local citizens to make their communities safer in the face of disasters.

We know prevention works. We have seen examples of businesses that have fortified themselves to withstand hurricane winds, homes that were raised out of reach of flood areas, schools that were strengthened to withstand the fury of tornadoes. I encourage each of you to explore the options available to you to make your homes and families safer in the event of future storms.

In the meantime, the federal, state and local governments will bring the full force of their aid to help you recover. My prayers for you are that you soon will be able to pick up the threads of normal life again.



A message from Governor Cecil H. Underwood

West Virginia residents have become all too familiar with disasters over the past several years. Whether it is severe storms, flash flooding, landslides or other catastrophes, this state has risen to the occasion.

The severe storm and flash flooding that occurred Feb. 18 tested the region's spirit. However, with the cooperation among state, local and federal levels of government—and the quick and effective move to provide relief—we successfully completed “phase one” of our daunting task.

Now comes the hard part—recovery and rebuilding.

Representatives of dozens of state, local, federal and volunteer agencies have dug in for the duration, providing a helping hand to those who suffered loss of property and those bewildered about what to do next.

Under the leadership of FEMA, Disaster Recovery Centers have been established in three convenient locations and also three mobile Disaster Recovery Centers have begun an intensive county-by-county campaign to bring the necessary information to disaster victims.

Thankfully, West Virginians possess the spirit and can-do attitude to facilitate this recovery effort.

With the momentum we've created thus far, I'm confident we will get the job done.

Disaster Questions and Answers

Q. What should I do to get help with my disaster losses?

A. Call the toll-free registration number, **800-462-9029 (TTY 800-462-7585)** for hearing- and speech-impaired).

Q. If I have insurance can I still get assistance?

A. If you have any insurance coverage, contact your insurance company. However, if you believe you have needs not met by your insurance, don't delay in applying for government aid.

Q. What information do I need to give when I call for assistance?

A. Your name, address of damaged property, insurance information, phone number where you may be reached and description of your losses.

Q. What happens after I apply?

A. It depends on which sources of aid you are referred to. In some cases, you will have to contact the agency directly. If you

are applying for temporary disaster housing assistance, a trained FEMA inspector will call for an appointment within two weeks after you have registered. If you have not heard by then, call the **FEMA Helpline, 800-525-0321 (TTY 800-462-7585)**.

Q. I registered with FEMA and then I received a disaster loan application from the U.S. Small Business Administration (SBA). Why did I receive a loan application?

A. For disaster damage to private property owned by individuals, families and businesses that are not fully covered by insurance, the basic form of federal assistance is a low-interest disaster loan from SBA.

Q. What happens if I cannot afford a loan?

A. Even if you believe you cannot afford a loan, submit your low-interest loan application to SBA. If SBA determines you are unable to repay a loan, it may refer you to the state-run grant program.

Help on the Road to Recovery

Individuals and business owners who suffered losses because of the Feb. storms and are located in the declared counties may be eligible for assistance. Designated counties as of Feb. 28 are: Barbour, Braxton, Cabell, Calhoun, Doddridge, Gilmer, Harrison, Jackson, Kanawha, Lewis, Lincoln, Marion, Mason, Monongalia, Putnam, Ritchie, Roane, Tyler, Upshur, Wetzel and Wirt.

DISASTER HOUSING ASSISTANCE

Help is available for renters and homeowners whose primary residences were damaged or destroyed or who face displacement from their homes. Aid can include grants for alternate rental housing, money for emergency repairs to make a home livable or mortgage or rental assistance.

HOME/PERSONAL PROPERTY DISASTER LOANS

U.S. Small Business Administration (SBA) disaster loans of up to \$200,000 are available to homeowners for real estate repairs. Renters and homeowners may borrow up to \$40,000 to replace personal property losses.

INDIVIDUAL AND FAMILY GRANT PROGRAM

Grants may be made to meet disaster-related serious needs or necessary expenses not covered by other assistance programs or insurance.

BUSINESS DISASTER LOANS

Businesses of all sizes and nonprofit organizations may borrow up to \$1.5 million from the U.S. Small Business Administration (SBA) to fund repairs or replacement of real estate, machinery and equipment, inventory and other assets. For small businesses only, SBA makes economic injury loans for working capital to pay necessary obligations.

CONSUMER SERVICES

Assistance may be provided in filing consumer complaints about discrep-

table business practices and other problems.

DISASTER UNEMPLOYMENT ASSISTANCE

Weekly benefits may be provided for those out of work due to the disaster, including self-employed persons, farm/ranch owners and others not covered by regular unemployment. Apply at local unemployment offices.

AGRICULTURAL ASSISTANCE

Emergency loans may be available to farmers operating and managing farms or ranches. Loans are limited to compensation for actual losses to essential property and/or production capacity. Cost-sharing grants also are available for emergency conservation measures. Contact your local Farm Service Center.

SOCIAL SECURITY BENEFITS

Help is provided to speed the delivery of checks delayed by the disaster and to apply for Social Security disability and survivor benefits.

TAX ASSISTANCE

The Internal Revenue Service (IRS) allows federal income tax deductions for underinsured or uninsured casualty losses on homes, personal property and household goods. Those eligible may file amended returns for the previous year to receive early tax refunds.

FRAUD PROTECTION AND LEGAL SERVICES

The U.S. Department of Housing and Urban Development can assist in cases of unlawful discrimination in covered housing. Complaints of fraud or other misrepresentation may be filed with the West Virginia Attorney General's Office. Legal assistance and referrals may be available by calling the West Virginia Bar Association.

INSURANCE INFORMATION

Assistance is available from the West Virginia Department of Insurance on matters such as expediting settlements, obtaining copies of lost policies, verifying losses and filing claims.

VETERANS BENEFITS

Information is available about benefits, pensions, insurance and VA mortgage loans.

VOLUNTEER AGENCY SERVICES

Volunteer relief agencies, such as the American Red Cross, Salvation Army and religious groups, offer a wide range of services, from supplying victims with home clean-up kits to financial assistance to meet emergency disaster-caused needs.



To help you, FEMA will....

- Provide you with access to disaster assistance.
- Provide you with an opportunity to tell your story to a responsive FEMA representative.
- Treat you with respect and caring.
- Give you clear, accurate information about available assistance and how to apply for it.
- Explain clearly what you need to do after registration, what you can expect from government agencies and how long the process should take.
- If you are eligible, provide you with disaster housing assistance as promptly as possible and give you an estimate of when you will receive assistance.
- Advise you on how to protect against future losses.
- Use your suggestions to improve our service.



This bridge in Gilmer was washed out by the storm that occurred Feb. 18.

FEMA photo by Liz Roll

Think about Flood Insurance

Maintaining a flood insurance policy is one of the most effective ways to protect yourself against the cost of flood damage. As many residents found out in the aftermath of the recent storms, homeowner policies do not cover damage from rising waters. But those who do not have flood insurance can take steps now to protect themselves against future flood losses.

Flood insurance backed by the federal government is available to any homeowner, renter or business owner whose property is in a community that participates in the National Flood Insurance Program (NFIP). In order to participate, the community must adopt and enforce local floodplain management ordinances designed to reduce the risk of future flood losses.

If you live in such a community, you can purchase flood insurance from any licensed insurance agent or company — the same one, for example, who handles your homeowner or automobile insurance.

Premiums vary according to the flood risk your property is exposed to, the amount of coverage you purchase, the deductible you select and the type of building you are insuring.

On a single-family home, you may purchase flood insurance coverage up to a maximum of \$250,000 on the structure and up to \$100,000 on the contents. If you are a business owner, the maximum is \$500,000 on the building and another \$500,000 on contents. If you are a renter, you can purchase up to \$100,000 coverage for personal belongings.

Federal disaster assistance is available only if a disaster is so large and widespread it warrants a major disaster declaration from the president.

More than 90 percent of disasters are not presidentially declared. In the majority of floods, victims are on their own — unless they have flood insurance. And even for floods that are declared major disasters, most assistance is in the form of loans that must be repaid, with interest.

Even if your neighborhood is not in a floodplain, flood insurance is advisable. Floods can — and do — occur almost anywhere. Nearly 25 percent of NFIP claims come from properties considered to be at low or moderate risk.

For more information, contact your local insurance agent or company or call the NFIP toll-free number, **800-720-1090**.

Mud, Mildew? How to Get Rid of It

Mud and mildew can be challenging when trying to get your life back to normal.

Mud May Pose Hazards

Mud left behind by floodwaters may contain health hazards. It is important to get rid of mud as soon as possible and to use care when doing so. Protect your eyes, mouth and hands. Wear rubber gloves, and if possible, a face mask when cleaning. Use a soap containing disinfectants to wash when you are done.

Solving Mildew Problems

High humidity may contribute to persistent mildew, which will require aggressive cleaning. A solution of one part household bleach and four parts water will kill surface mildew and, if used as part of a regular maintenance program, will prevent mildew from returning.

A Word of Caution

When using household cleaners, disinfectants and bleach, always follow directions. Be sure to read the labels and be aware of any caution or danger warnings. Never mix household bleach with other cleaning agents.



Recovery is published by the Federal Emergency Management Agency and the West Virginia Office of Emergency Services with help from other federal, state and voluntary agencies. It provides timely and accurate information about disaster recovery programs. Comments and inquiries about *Recovery* may be directed to 800-525-0321.

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Mudslides Pose Serious Threat

Up and down the state residents nervously monitored rain-soaked hillsides for signs of slippage.

Mudslides are shallow landslides, saturated with water, that travel rapidly down slope as muddy slurries. The combination of heavy rainfall, steep slopes and loose soil can produce mudslides, often without warning.

To be safe, assume that all drainage in steep areas is subject to dangerous mudflows, especially if the soil is loose and sandy.

Warning signs of mudslides include cracks opening in slopes of hills; evidence of the slow, downhill movement of rock and soil; tilting of trees, poles or walls; and visible changes in the slope, such as sags and bumps.

Check outside your home for signs of walls, walks or stairs that begin pulling away from the building. Inside your home, warning signs can include doors or windows that stick or jam for the first time or new cracks that appear in plaster, tile, brick or foundations.

These slides can provoke associated dangers, such as broken electrical, water, gas and sewage lines, as well as disrupted roads and railways.

And once the mudslide has stopped, the danger has not ended. The area is still subject to flooding.

Disaster assistance benefits will not affect your eligibility for Social Security, welfare, food stamps or other federal benefits



Photo by City of Philippi staff

Philippa was hard hit by the Feb. 18 storm. The section of town where the buyout program is can be seen in the middle left of the photograph.

SBA Low-Interest Loans

Low-interest loans from the U.S. Small Business Administration (SBA) are the primary form of federal assistance for long-term recovery for homeowners and renters, as well as businesses of all sizes. These SBA loans fund repairs of damages to private property that are not fully covered by insurance. By making affordable loans, the SBA disaster program helps disaster victims pay for repairs while keeping costs to the taxpayer reasonable.

SBA disaster loans of up to \$200,000 are available to homeowners for real estate repairs, and up to \$40,000 for replacement of disaster-damaged personal property. Renters may borrow up to \$40,000 to replace disaster-damaged personal property.

SBA analyzes the income and debts of a homeowner or renter and if SBA determines the disaster victim cannot afford an SBA disaster loan, it may automatically refer the applicant to the Individual and Family Grant Program.

Businesses of all sizes and certain private nonprofit organizations may apply for low-interest disaster loans from the SBA to repair or replace disaster-damaged real estate, machinery and equipment, inventory and other business assets. Loans up to \$1.5 million are available for losses not fully covered by insurance.

For small businesses only, SBA makes Economic Injury Disaster Loans (EIDLs) to provide working capital to pay necessary obligations until operations return to normal after the disaster. These working capital loans are available to businesses financially impacted by the disaster, even if they had no property damage. Small businesses located in counties contiguous to the declared counties also may apply for these economic injury loans.

If you need assistance in completing your loan application, you can get one-on-one help from an SBA representative, at any SBA disaster office.

Make sure disaster aid goes to those who deserve it.

FEMA Fraud Hotline.

800-323-8603

*Disaster recovery assistance is available without regard to race, color, sex, religion, national origin, age, disability or economic status. If you or someone you know has been discriminated against, contact the **FEMA Helpline 800-525-0321 (TTY: 800-462-7585)** or the state equal rights officer.*

Beware of Debris as Cleanup Begins



Photo by West Virginia National Guard

Among the help National Guardsmen provided in storm-affected counties, was cleaning up debris in Kanawha County.

The debris left behind by the flooding may be a source of injury or illness. Be careful when cleaning damaged structures or handling debris. Here are some safety tips:

- Always wear gloves and work boots.
- Separate hazardous materials from other debris.
- Always wash your hands after cleanup.
- Treat electrical lines and outlets with extreme care. Don't assume power is off.

The Environmental Protection Agency (EPA) advises everyone to use extreme caution when returning to areas damaged by floods.

Potential chemical hazards may be encountered during the repair and recovery efforts. The flooding may have moved containers of hazardous solvents or industrial chemicals from their normal storage places.

Do not try to remove any propane tanks. These represent a real danger of fire or explosion and the EPA urges you to call the police or fire department to report locations of tanks.

Car batteries may contain an electrical charge. Wear insulated gloves when removing car batteries. Avoid coming in contact with any battery acid that may have spilled.

Personal Inspections of Your Home Ensure the Right Kind of Help

Damage inspectors will schedule appointments to visit people who have registered for disaster assistance. If your home has been damaged, one or more inspectors may visit.

A **FEMA** inspector schedules an appointment to verify losses after you apply for disaster assistance through the toll free line: **800-462-9029** (**800-462-7585** for speech- and hearing-impaired).

If you apply for a **U.S. Small Business Administration (SBA)** low-interest loan, SBA will send a loss verifier.

The **American Red Cross** sends loss verifiers if you apply for Red Cross assistance.

Local building and safety inspectors may be sent to see if damaged buildings are safe to enter.

All inspectors and verifiers carry official photo identification. If an inspector or verifier is not wearing an identification card or badge, ask to see it.

When you apply, you will be asked to prominently display your street address on the front of your house. This will help inspectors find your dwelling.



CLIP & Save

IMPORTANT phone numbers

FEDERAL AGENCIES

FEMA Registration 800-462-9029
 TTY for hearing/speech-impaired . . . 800-462-7585
 Disaster Information Helpline 800-525-0321
 TTY for hearing/speech-impaired . . . 800-462-7585
 FEMA Fraud Detection 800-323-8603
 National Flood Insurance Program . . . 800-720-1090
 Social Security Administration 800-772-1213
 Small Business Administration 800-659-2955
 Internal Revenue Service 800-829-1040
 TTY for hearing/speech-impaired . . . 800-829-4059

Department of Agriculture

Farm Service Center 304-372-6231
 Housing and Urban
 Development Hotline 800-669-9777
 Department of Veterans Affairs 800-827-1000

STATE AGENCIES

Attorney General, Hotline 800-368-8808
 Div. of Motor Vehicles 800-642-9066
 Insurance Commission 800-642-9004
 (TTY for hearing/speech impaired . . . 800-435-7381
 Div. of Labor (contractor listing) 304-558-7890

OTHER SERVICE PROVIDERS

American Red Cross 877-443-7589
 Salvation Army 304-343-4548